



Department of Housing Assistance  
P.O. Box 26146  
Washington, DC 20001

H.A.D.-1030 Benefit Allotment  
Form 792-B Eligibility Notification  
Reinvestment Initiative  
Case # <11123987>

<Tom Jone>  
<123 Any Street>  
<Baltimore, MD 21214>

<June 10, 2009>

Dear <Tom and Cynthia Jones>,

Department of Housing Assistance in accordance with the 2009 Economic Stimulus Act must inform Federally Insured homeowners that FHA or VA insured mortgages must reflect the rate modification passed by this office

This program is a modification of your current insured mortgage and must be done at the insured's request.

You will lower your interest rate and payments. In addition you may qualify to skip up to two months payments. To extend your benefits call our Housing Assistance Counselor toll free at 1-800-997-6911.

Any benefits will expire and made invalid by this office as of <June 30, 2009>. Please use your case number <1790608> when calling.

Sincerely,

Patricia L. Walker  
Director of Housing Assistance



Department of Veterans Assistance  
Eligibility Division

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Notification of Eligibility  
IDENTIFICATION PAPERS ISSUED TO RECEIVED AS FILED

<Tom Jones>  
<123 Any Street>  
<Baltimore, MD> <21286>

Reference Code: <REF\_NUM>

<Date>

Dear <Tom and Cynthia Jones>,

The Federal Government has passed The Housing and Economic Recovery Act under which your VA Guaranteed loan is covered. This is to inform you that you are entitled to modify the terms of your current mortgage loan through the Department of Veterans Affairs. You are entitled to these new terms through the Veterans IRRRL Program. This will lower your interest rate and payments and in addition you may qualify to skip up to two months payments.

Call your VA Sponsored IRRRL Counselor now at 1-888-569-6669 to initiate your new terms. For your convenience counselors will be available Monday through Friday 10am to 6pm. Please use your eligibility reference code <VA1790608> when calling.

Sincerely,

Katherine Downey  
Director of Veterans Assistance



HECM Disbursement Authority  
P.O. Box 121  
Washington, DC 20002

HECM-1030 Benefit Allotment  
Form 792-B Eligibility Notification  
Reinvestment Initiative  
Claim # <11123987>

<Tom Jone>  
123 Any Street  
Baltimore, MD 21214

<June 10, 2009>

Dear <Tom and Cynthia Jones>,

The American Recovery and Reinvestment Act of 2009 and Federal Law (12 U.S.C. 1715Z-20(1)) have expanded the Department of Housing and Urban Development's HECM Program of which you are a beneficiary.

This is to inform you that you are entitled to monthly benefits under this program. The benefits reserved by this office must be claimed or reserved by you on or before <June 23, 2009>. To claim your monthly benefits call 1-888-269-2330. Please use your claim number <HECM1790608> when calling.

Sincerely,

Vanessa Wiggins  
Executive Director  
HECM Program